

Amendments to the Abstract

Please replace the Abstract on page 43, lines 3 through 8 with the following:

Abstract:

The present invention provides a method and a computer system for providing a communication medium over a network for financial modeling and counseling. The system includes financial modeling using a profile of a user and provides automated customized financial coaching directly to the user in a web-based environment. The financial coaching is based on the financial modeling and the profile and includes suggestions for changes to the user's current financial portfolio. The suggestions are presented in a natural language format and include financial products and recommended securities for the user to purchase. The financial advisor may provide live financial coaching such that the user is assisted in achieving financial goals and optimizing long-term goals.

~~The present invention provides a communication medium for a financial modeling and counseling system between a user and live advisor. A user interface provides various communication options for the user to select from. The options include voice, talk, video, clips, email and chat as well direct access by a stand alone telephone. With most option the user and the live advisor have access to a collaborative medium where they can share data.~~

*Pls. enter this amended
to Abstract.*

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